

# Activity 7D: Strategic Diagnosis

**Mission (5 min).** Diagnose your assigned fintech with three strategic frameworks introduced in Day 7C: **Business Model Canvas** (Osterwalder), **Porter's 5 Forces** (Porter, 1979), and **Helmer's 7 Powers** (Helmer, 2016). Each framework asks a different question:

- **BMC:** How does the firm cohere internally across 9 building blocks?
- **Porter:** How attractive is the industry around the firm?
- **Helmer:** How durable is the firm's advantage against attackers?

Frameworks are layers, not rivals. Use all three to build a strategic profile.

**Platform assignments (1 min) – one per group:**

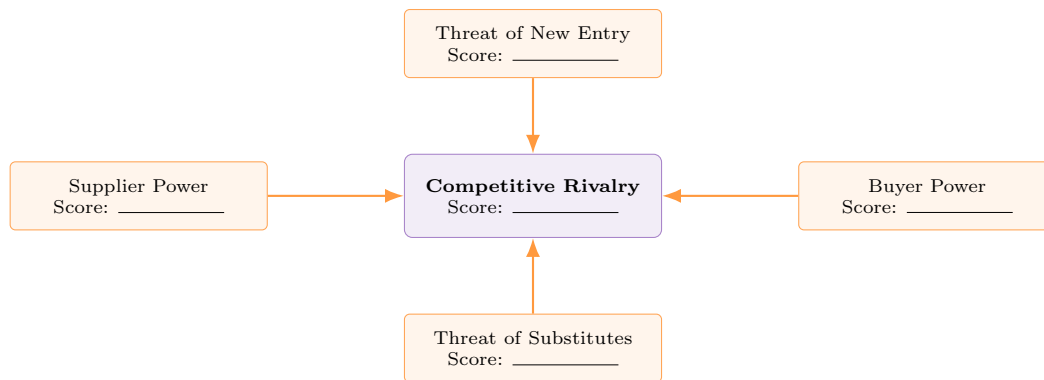
Group	Platform	Context clue
A	<b>Stripe</b>	Developer-first payment API; 2.9% + \$0.30 per card transaction
B	<b>Wise</b>	Cross-border remittance; mid-market FX rate; transparent fees
C	<b>Robinhood</b>	Zero-commission mobile brokerage; revenue from PFOF and Gold
D	<b>Klarna</b>	Buy-Now-Pay-Later; merchant-paid; consumer-free at point of sale
E	<b>Plaid</b>	Open-banking data aggregator; API connection to 12k+ US banks
F	<b>Coinbase</b>	Regulated crypto exchange; retail + institutional custody

**Your task.** Fill in Blocks 1-3 for your assigned platform (35 min). Then sync as a group (10 min), present (3 min per group, 15-18 min total), and join the debrief (5 min).

**Block 1: Business Model Canvas (12 min) – fill each cell with 1-2 short phrases.**

<b>Key Partners</b> <i>Who do we depend on?</i>	<b>Key Activities</b> <i>What do we do every day?</i>	<b>Value Propositions</b> <i>What do we offer? Why does it matter?</i>
<b>Key Resources</b> <i>What assets must we hold?</i>	<b>Customer Relationships</b> <i>How do we engage users?</i>	<b>Channels</b> <i>How do we reach users?</i>
<b>Cost Structure</b> <i>What are our biggest costs?</i>	<b>Revenue Streams</b> <i>How and from whom do we earn?</i>	
<b>Customer Segments</b> <i>Who do we serve? Which segments matter most?</i>		

**Block 2: Porter's 5 Forces (12 min) – score HIGH / MEDIUM / LOW and add a one-line justification per force.**



Force	One-line justification (write your reasoning)
Threat of New Entry	
Buyer Power	
Supplier Power	
Threat of Substitutes	
Competitive Rivalry	

**Block 3: Helmer's 7 Powers (11 min) – score 0 (none) to 3 (dominant). Add one-line evidence.**

Power	Score (0-3)	Evidence (mechanism + concrete fact)
Scale Economies		
Network Economies		
Counter-Positioning		
Switching Costs		
Branding		
Cornered Resource		
Process Power		

**Group sync (10 min).** Compare findings across the three blocks. Answer two questions in writing:

1. Which Helmer Power is the **dominant** source of your platform's advantage? Link it back to one BMC box and one Porter force.
2. Which Power is the **weakest**, and which Porter force most threatens that weakness?

**Presentation guide (3 min per group, 15-18 min total):**

1. State your platform's value proposition in one sentence (from BMC).
2. Name the strongest and weakest Porter force; explain why.
3. Name the dominant Helmer Power and the score; give the one fact that justifies it.
4. Predict one strategic move the platform will make in 2026-2030 based on the profile.

**Class debrief (5 min).** After all groups present: which patterns repeat across the six platforms? Are infrastructure plays (Stripe, Plaid, Wise) systematically different from application-layer plays (Robinhood, Klarna, Coinbase) on Helmer scores? Which platform's profile predicts the most regulatory pressure by 2030, and which is most exposed to AI-agent disintermediation?